Application form – Ultra and Platinum

Thanks for choosing EBM RentCover! Before applying for cover, we want to make sure you have all the information you need at your fingertips. Please read all the information below then fill in and submit both page one and two of this application form to EBM RentCover.

Policy criteria...

We want to make sure you are being provided a policy that is appropriate for your investment property. To help rule out potential issues with cover, simply mark True or False to the below statements.

- The property is a standard residential rental property. ○ True ○ False
- The property is professionally managed by a licensed real estate professional. ○ True ○ False
- The landlord does not live in the property. ○ True ○ False
- The property is (or will soon be) rented to tenants under one fixed lease agreement. ○ True ○ False

If you select **RentCover Ultra** on page two of this application form, you must also agree to the following:

- The property does not need building cover. ○ True ○ False

If you select **RentCover Platinum** on page two of this application form, you must also agree to the following:

- The property is not a strata-type building that requires body-corporate (or similar) insurance. ○ True ○ False

Before taking out cover, you should know...

- If there is an existing problem which has already occurred or is currently occurring (e.g. pre-existing damage to the building, a known natural disaster or any other insurable event), you may not be covered in the event of a claim.
- If you have a tenant in the property and the rent is not currently up to date, you may not be covered for losses related to a tenant.
- If you have a tenant in the property and a bond equivalent to a minimum of four weeks rental value is not held on the property, it may alter the outcome if you need to make a claim for losses related to a tenant. If there is no existing tenant, a bond equivalent to a minimum of four weeks rental value must be collected prior to a tenant occupying the property.
- There can only be a single lease in place – which must meet legislative requirements – and the person(s) named on the lease must reside in the property. If this is not the case, you may not be covered for losses related to a tenant.

Our privacy policy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We may provide your information to an insurance company that provides insurance terms to you or the companies that deal with your insurance claim (such as investigators, loss assessors, claims administrators, repairers, suppliers, lawyers and recovery agents). If you have advised us the name of another person associated with the policy, or another person has applied for the policy on your behalf, they will have access to information that has been provided to us. We do not trade, rent or sell your information.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you. If you don't provide us with full information, we can't seek insurance terms for you or assist with claims.

For more information about how to access the personal information we hold about you, how to have the information corrected or lodge a complaint, ask us for a copy of our Privacy Policy or visit our website RentCover.com.au.

For details of our underwriter's (Zurich Australian Insurance Limited) privacy policy, please read the Privacy section of the Product Disclosure Statement.

Duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth). If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) (ABN 31 009 179 640, AFSLN 246986) holds a binding authority from Zurich Australian Insurance Limited (Zurich) (ABN 13 000 296 640, AFSLN 232507) which allows EBM to arrange, enter into and distribute insurance on behalf of Zurich and to deal with or settle claims on their behalf. EBM acts under its own AFSL when providing these services. Any recommendation made about this insurance is general advice only and does not take account of your objectives, financial situation and needs. Before purchasing insurance, read the Product Disclosure Statement, Financial Services Guide and Target Market Determination available on our website (RentCover.com.au) or by contacting 1800 661 662, and use the information to decide whether to buy or hold the insurance.

Please email page one and two of the application form to **enquiries@rentcover.com.au**, send via post to **EBM RentCover, PO Box 879, Hawthorn, VIC 3122**, or speak to our Expert Care team on **1800 661 662**.

Policyholder details

This is the info of the policyholder/landlord, not the agent (even if invoices are sent to the agent). EBM RentCover requires the policyholder's details so the team can appropriately engage with all clients.

Name(s): Phone: Email:

Postal address: Postcode:

Is the insured a company or trust? ○ Yes ○ No

If yes, please provide the name of a contact person:

Insurance details

Insured property address: Postcode:

Name of managing agent:

Providing the name of your managing agent is optional. If you provide details of your managing agent, they will be authorised on the policy and have access to your policy information.

Send invoice to: ○ Policyholder (landlord) ○ Managing agent

Weekly rent: $ Quote number: (if applicable) Quote amount: $

Rent greater than $1,500 per week will incur a higher premium.

Please answer the following questions to arrange insurance

1. Please indicate your preference by ticking the required box:

   ○ **RentCover Ultra** for landlord and contents ○ **RentCover Platinum** for landlord, contents and building

2. Is the property fully furnished? Fixtures and fittings are included in the standard policy. ○ Yes ○ No

   a. If yes, would you like cover for your non-fixed contents against accidental and malicious damage by the tenant? (additional premium payable) ○ Yes ○ No

3. Will the property be sublet? We cannot provide insurance if you are subletting the property. ○ Yes ○ No

If you selected RentCover Platinum, please answer the following questions

4. What is the replacement cost of the building (sum insured)? $ _____
   Including outbuildings and all landlord fixtures and fittings, but not floor coverings or window treatments.

5. Is your property constructed of brick or something else? ○ Brick ○ Other

6. Age of building _____ year(s)

   a. If over 70 years, has the property been rewired and replumbed in the past 35 years? ○ Yes ○ No

   b. If over 70 years, is the property heritage listed? ○ Yes ○ No

7. Is the property under 10 acres of land? ○ Yes ○ No

8. Nominate a mortgagee: _____

Financial Services Guide and Product Disclosure Statement

○ Yes, I would like the Financial Services Guide (FSG) and Product Disclosure Statement (PDS) sent to the email that I provided above. If you choose not to receive the FSG and PDS by email, we have made these documents available to you on our website (RentCover.com.au). You should read our FSG and PDS when deciding whether the insurance suits your needs. We will notify you from time to time when new disclosures are available. If you do not wish to receive documents through our website, you have seven days to notify us of this by contacting enquiries@rentcover.com.au or 1800 661 662. We will no longer provide documents to you this way from when you notify us. If you give us this notification within the next seven days, we will provide you the FSG and PDS in hard copy form.

Once EBM RentCover has processed your application, you will receive an invoice with payment options.

By signing below, you confirm you have read all the information outlined on page one of the application form and agree to all statements listed under **'Policy criteria...'**

Signature of owner: Date: Commencement date:

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